

Congress of the United States
Washington, DC 20515

May 23, 2022

The Honorable Charles E. Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
Washington, DC 20515

Dear Majority Leader Schumer and Speaker Pelosi,

We write today to strongly urge the inclusion of provisions to permanently lower the cost of health care in upcoming reconciliation legislation. Specifically, we ask that you include provisions to lower out-of-pocket health care costs and establish universal eligibility for health coverage. These provisions have already passed the House of Representatives in the 117th Congress, uniting our ideologically diverse Democratic Caucus around the shared conviction that every American deserves access to high-quality, affordable health care.

Our constituents elected us to lower their health care costs – and through the American Rescue Plan Act, we did just that. Thanks to the enhanced advance premium tax credits in the American Rescue Plan Act, individuals and families have seen their health care costs decrease substantially. Monthly premiums for Marketplace plans have decreased by \$50 per person on average, four out of five enrollees can find a plan for \$10 or less per month,¹ and families are saving an average of \$2,400 on their annual premiums.² These lower costs have led to historic coverage gains across the country: a record 14.5 million people signed up for Marketplace plans during the Open Enrollment period for 2022 coverage and more than 9 in 10 enrollees can receive premium tax credits.³ Rather than let these policies expire, we must extend them and make them a reliable feature of our health coverage system.

The expanded advance premium tax credits have also been essential in advancing health equity. Historically, uninsured rates for Black, Hispanic,⁴ and rural adults⁵ have been higher than rates for white and urban adults – but thanks to the American Rescue Plan Act, these gaps are closing. Approximately 65.5 percent of Black adults are now able to access a zero-premium plan and

¹ U.S. Department of Health and Human Services: *HHS Secretary Becerra Announces Reduced Costs and Expanded Access Available for Marketplace Health Coverage Under the American Rescue Plan*. April 1, 2021.

² The White House: *Statement by President Biden on 4.6 Million Americans Gaining Health Insurance This Year*. December 22, 2021.

³ Centers for Medicare & Medicaid Services: *Biden-Harris Administration Announces 14.5 Million Americans Signed Up for Affordable Health Care During Historic Open Enrollment Period*. January 27, 2022.

⁴ Centers for Disease Control and Prevention National Center for Health Statistics: *Health Insurance and Access to Care*. March 2018.

⁵ United States Census Bureau: *Rates of Uninsured Fall in Rural Counties, Remain Higher Than Urban Counties*. April 9, 2019.

75.5 percent can find a plan for \$50 or less per month. Among Hispanic adults, approximately 68.7 percent now have access to a zero-premium plan and 79.9 percent can now find a plan for \$50 or less per month.⁶ The advance premium tax credit expansion is expected to make zero- and low-premium health plans available to 78.7 percent and 88.4 percent, respectively, of current HealthCare.gov enrollees in rural counties.⁷

These are historic advances in affordability, coverage, equity – and we regularly hear from constituents about how these significant reductions in their health care costs have changed their lives, offering financial relief at a time when American families need it the most. We cannot afford to backslide on this progress. Our constituents cannot afford to go back to paying upwards of 20 percent – or more – of their household income on health care premiums.

These concerns are not hypothetical: earlier this month, insurers in Vermont became the first state to file proposed premiums for 2023 and are seeking approval of premium increases as large as 24.2 percent over 2022 rates.⁸ Other state-based Marketplaces have also shared data on projected premium increases for 2023 plans if the advance premium tax credit enhancements expire, including anticipated premium spikes of up to 40 percent for Minnesotans and up to 60 percent and 71 percent for Nevadans and Californians, respectively, who did not qualify for advance premium tax credits prior to the American Rescue Plan Act. In Connecticut, more than 65,000 enrollees will see their enhanced financial support reduced or eliminated, resulting in premium cost increases of an average of \$1,584 per household per year.⁹

These out-of-pocket cost increases are imminent: starting this autumn, when enrollees begin receiving notices of their premium increases for 2023 health plans, our constituents will find that the same high-quality coverage that they have been able to afford thanks to the American Rescue Plan will now be out of reach. We cannot allow the progress we have made to be temporary. We must make lower out-of-pocket costs and expanded coverage a permanent pillar of our health care system, and reconciliation is our only chance to get this done.

Reconciliation is also a once-in-a-generation opportunity to extend coverage to millions of low-income people in states that have refused to expand Medicaid under the Affordable Care Act.¹⁰ The House-passed Build Back Better Act included a provision to extend coverage to this population and, through reconciliation, we can finally ensure that every American has access to health care – no matter what zip code they live in.

By extending enhanced advance premium tax credits and providing coverage for people in non-expansion states, we will deliver on the promises we made to our constituents to lower their

⁶ Assistant Secretary for Planning and Evaluation Office of Health Policy: *Access to Marketplace Plans with Low Premiums on the Federal Platform*. April 1, 2021.

⁷ Assistant Secretary for Planning and Evaluation Office of Health Policy: *Access to Marketplace Plans with Low Premiums on the Federal Platform*. April 1, 2021.

⁸ Vermont Rate Review: *MVP Rate Review Open for Review*. <https://ratereview.vermont.gov/mvp-rate-review-open-for-review>. Accessed May 18, 2022.

⁹ National Academy for State Health Policy: *State-Based Marketplaces Say Many Will Lose Coverage if Premium Assistance Expires*. May 18, 2022.

¹⁰ Center on Budget and Policy Priorities: *Medicaid Coverage Gap Affects Even Larger Group Over Time Than Estimates Indicate*. September 3, 2021.

health care costs and protect their care. We will be able to tell our grandchildren that, at long last, Democrats ensured universal eligibility for health coverage in the United States. We stand ready to join you in working to pass this critical legislation through Congress and get it signed into law swiftly. Thank you for your leadership on this urgent and shared priority.

Sincerely,

Lauren Underwood
Member of Congress

Cindy Axne
Member of Congress

Sanford D. Bishop, Jr.
Member of Congress

Matt Cartwright
Member of Congress

Joe Courtney
Member of Congress

Angie Craig
Member of Congress

Sharice L. Davids
Member of Congress

Bill Foster
Member of Congress

Josh Gottheimer
Member of Congress

Josh Harder
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Jahana Hayes
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